Our Ref: C2004/66
Contact Officer: Danielle Staltari
Contact Phone: (02) 6243 1362

16 January 2004

Ms Martha Ryan
General Counsel
RAMS Home Loans Pty Limited
Locked Bag 100
Royal Exchange NSW 1225

Dear Ms Ryan

Re: Exclusive Dealing Notification lodged by RAMS Home Loans Pty Limited (N91324)

I refer to the above third line forcing notification lodged by RAMS Home Loans Pty Limited (RAMS) on 22 December 2003 with the Australian Competition and Consumer Commission (the Commission). The notification has been placed on the Commission's public register. Immunity in respect of this notification commenced on 5 January 2004.

The notification details an arrangement in which RAMS will provide franchisee services to businesses wishing to operate RAMS Home Loan Centres on condition that franchisees acquire goods or services from specified third parties. This notification lists Clifton Coney Stevens who will project manage the fit out of RAMS stores as a specified supplier.

On the basis of the information that you have provided, it is not intended that further action be taken at this stage in relation to the notification lodged by RAMS.

As with any notification, please note that the Commission may act to remove the immunity afforded by the notification at a later stage if it satisfied that the likely benefit to the public from the conduct will not outweigh the likely detriment to the public from the conduct.

In respect of this conduct, I bring to your attention the requirement under the Franchising Code of Conduct for a franchisor to disclose in the Franchise Disclosure Document any commission or rebate received through an agreement with a third party supplier.

If you wish to discuss any aspect of this matter, please do not hesitate to contact Danielle Staltari on (02) 6243 1362.

Yours sincerely

Tim Grimwade
General Manager
Adjudication Branch